

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Atty. Docket: 640-A01-004
David KNOX et al. : APPLICATIONS BRANCH
Serial No. (not yet assigned) :
Filed: Herewith :
For: CREDIT EXTENSION PROCESS USING A PREPAID CARD

J1002 U.S. PTO
10/08/5820
02/26/02

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D. C. 20231

SIR:

The attached Form PTO-1449 provides a listing of information which may be relevant to the subject application. This IDS is not intended as a representation that better art is not available, nor that the information provided is prior art.

This IDS is submitted under:

XX 37 CFR 1.97(b) - No Fee.
 37 CFR 1.97(c) - No Fee, with Certification.
 37 CFR 1.97(c) - Fee.
 37 CFR 1.97(d) - Fee, Certification & Petition.

The Commissioner is authorized to charge any required fees under 37 CFR 1.17(p) and (i)(1) to Deposit Account No. 50-1556.

Respectfully submitted,

Date: 2/26/02

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| Form PTO-1449 U.S. Dept. of Commerce Patent & Trademark Office | Atty. Docket: 640-A01-004 | Serial No. (not yet assigned) |
| List of Documents Cited by Applicant (Use several sheets if necessary) | Applicant: David KNOX et al. | |
| | Filing Date: Herewith | Group: (not yet assigned) |

U.S. PATENT DOCUMENTS



FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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Examiner: _____ Date Considered: _____

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.